



TIPS FOR HANDLING OBJECTIONS

The biggest difference between in-person and telephonic sales is understanding how to handle objections in an effective manner. Here are a few tips that can be helpful to uncover and address objections.

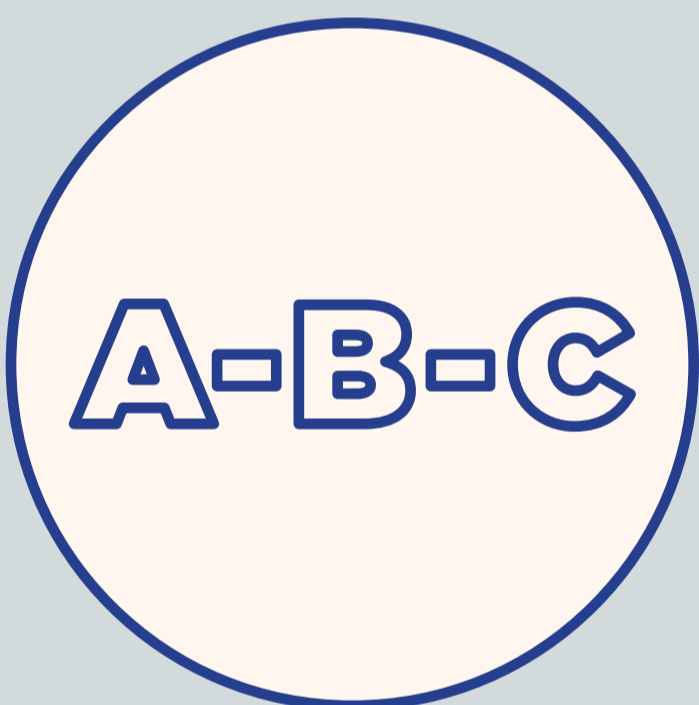


UNDERSTAND YOUR AUDIENCE

Know who you are talking with. For example, if you're speaking with a client in New York, you'll speak faster than you would if you're speaking to someone from Georgia.

CONSIDER THEIR CIRCUMSTANCES

Remember that you are calling them, so they may be in the middle of an activity or completing a task. Recognize that you may need to overcome an objection early.



HANDLE OBJECTIONS WITH A 3-STEP PROCESS

There are many ways to handle objections, but one way that never fails is this simple 3-step **A-B-C** process:

- A**cknowledge the objection by repeating it back to them
- B**e relatable by putting yourself or someone you know in the situation
- C**ompassion — show empathy or understanding

Here is an example of how you can use the 3-STEP PROCESS FOR LIFE INSURANCE:

“Mr. Smith, I can see why you might be hesitant to consider Life Insurance right now (**Acknowledge**). I too find it hard to think about what might happen to the people I love if I weren't here (**Be Relatable**). I understand how you feel (**Compassion**). The nice thing is, you don't have to spend a lot for a policy that can help protect your loved ones and your legacy. (**Be Relatable**). That kind of peace of mind is worth every penny.”

Be sure to use the correct tone, remaining empathetic and understanding. Following these steps can help you be successful selling over the phone.

Federal and state privacy and telemarketing laws continue to remain in effect. Outbound calls or texts must comply with federal, state and local restrictions and guidelines. Calls and texts are prohibited to any numbers on state and federal do-not-call lists, and telemarketers must record, maintain and honor internal do-not-call lists. The use of auto-dialers to call or text must be limited to recipients who provided express written consent to be contacted about the products. Telemarketers are not allowed to make unsolicited calls to any person under a declared state of emergency. Callers must disclose the identity of the seller, inform that the purpose is to sell goods or services, and explain the nature of the goods or services being offered.